

# ECONOMICINCLUSION.GOV

Results from the 2009 FDIC National Survey of Unbanked and Underbanked Households



Summary Table: West Region

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	26,482	100.0	1,797	6.8	4,287	16.2	19,122	72.2	1,275	4.8
Race/Ethnicity										
Black	1,584	100.0	259	16.3	506	32.0	747	47.2	71	4.5
Hispanic non-Black	5,307	100.0	940	17.7	1,205	22.7	2,822	53.2	339	6.4
White non-Black non-Hispanic	16,749	100.0	410	2.4	2,277	13.6	13,371	79.8	691	4.1
Other non-Black non-Hispanic	2,842	100.0	188	6.6	298	10.5	2,181	76.8	174	6.1
Household Type										
Family household	17,646	100.0	1,193	6.8	2,945	16.7	12,582	71.3	927	5.3
Married couple	13,491	100.0	558	4.1	1,931	14.3	10,335	76.6	668	5.0
Female householder, no husband present	2,843	100.0	446	15.7	717	25.2	1,507	53.0	173	6.1
Male householder, no wife present	1,312	100.0	189	14.4	297	22.6	740	56.4	86	6.6
Nonfamily household and other	8,836	100.0	604	6.8	1,343	15.2	6,540	74.0	348	3.9
Household Income (Primary Family or Individual)										
Less than \$15,000	2,943	100.0	694	23.6	664	22.6	1,489	50.6	96	3.3
Between \$15,000 and \$30,000	3,694	100.0	563	15.2	817	22.1	2,156	58.4	158	4.3
Between \$30,000 and \$50,000	4,940	100.0	252	5.1	1,044	21.1	3,425	69.3	220	4.5
Between \$50,000 and \$75,000	4,385	100.0	68	1.5	715	16.3	3,419	78.0	183	4.2
At least \$75,000	7,267	100.0	12	0.2	735	10.1	6,287	86.5	233	3.2
Unknown	3,253	100.0	208	6.4	313	9.6	2,347	72.2	385	11.8
Education										
No high school degree	3,297	100.0	811	24.6	748	22.7	1,557	47.2	181	5.5
High school degree	6,198	100.0	580	9.4	1,192	19.2	4,078	65.8	348	5.6
Some college	8,389	100.0	331	3.9	1,594	19.0	6,045	72.1	418	5.0
College degree (four year)	8,599	100.0	75	0.9	754	8.8	7,442	86.5	329	3.8
Age										
15 to 34 years	6,198	100.0	694	11.2	1,343	21.7	3,873	62.5	289	4.7
35 to 44 years	5,155	100.0	405	7.9	1,048	20.3	3,452	67.0	250	4.8
45 to 54 years	5,416	100.0	369	6.8	828	15.3	3,939	72.7	279	5.2
55 to 64 years	4,662	100.0	199	4.3	588	12.6	3,646	78.2	229	4.9
65 years or more	5,051	100.0	129	2.6	481	9.5	4,213	83.4	229	4.5
Homeownership										
Homeowner	16,707	100.0	362	2.2	1,826	10.9	13,670	81.8	850	5.1
Non-homeowner	9,775	100.0	1,435	14.7	2,462	25.2	5,452	55.8	425	4.4

## Notes:

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

Underbanked households are defined as those that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

The demographic characteristics of a household are taken to be those of the owner or renter of the home (i.e., "householder"), unless the demographic characteristic is one defined at the household level, such as income or household type.

Refer to Appendix D of the full report, FDIC [Technical Notes](#) for definitions of race/ethnicity, family household, and other terms used in this table.

Differences within groups may or may not be statistically significant.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

The U.S. Census Bureau classifies the United States into four regions (Northeast, Midwest, South, and West). The West region comprises New Mexico, California, Arizona, Colorado, Nevada, Idaho, Oregon, Alaska, Wyoming, Washington, Montana, Hawaii and Utah.